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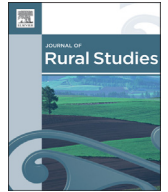
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# Unravelling the migration decision-making process: English early retirees moving to rural mid-Wales



Aileen Stockdale\*

School of Planning, Architecture and Civil Engineering, Queen's University, Belfast BT9 5AG, UK

## ABSTRACT

### Keywords:

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Motivational sound bites  
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There are established migrant reasons to explain rural in-migration. These include quality of life, rural idyll and lifestyle motivations. However, such one-dimensional sound bites portray rural in-migration in overly simplistic and stereotypical terms. In contrast, this paper distinguishes the decision to move from the reason for moving and in doing so sheds new light on the interconnections between different domains (family, work, finance, health) of the migrant's life which contribute to migration behaviour. Focussing on early retirees to mid-Wales and adopting a life course perspective the overall decision to move is disaggregated into a series of decisions. Giving voices to the migrants themselves demonstrates the combination of life events necessary to lead to migration behaviour, the variable factors (and often economic dominance) considered in the choice of destination (including that many are reluctant migrants to Wales), and the perceived 'accidental' choice of location and/or property. It is argued that quality of life, rural idyll and lifestyle sound bites offer an inadequate understanding of rural in-migration and associated decision-making processes. Moreover, they disguise the true nature of migrant decision making.

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## 1. Introduction

Ever since the counterurbanisation trends of the 1970s were first identified (Beale, 1975; Champion, 1989) researchers have sought to not only explain the phenomenon but also the associated migrant motivations. Counterurbanisation represents the (then unexpected) demographic changes giving rise to unprecedented population growth in non-metropolitan and rural areas. It has been present ever since to varying degrees in western countries (Fielding, 1982; Vining and Kontuly, 1978) including, most recently, countries within the former East European Bloc (Brown et al., 2005; Simon, 2012). Nevertheless, 'definitional confusion abounds' (Mitchell, 2004: 17) with Champion (1992), Halfacree (1994) and Boyle and Halfacree (1998) suggesting that counterurbanisation is a chaotic concept. It is not surprising then that the recognised explanations behind counterurbanisation are also disputed (Mitchell, 2004). Indeed irrespective of whether or not a textbook definition of counterurbanisation *per se* is present (See Champion, 1989) there is general agreement that - '[r]esidential use has become an emerging function of the post-productivist or consumption

countryside' (Bijker et al., 2012: 490). While in-migration is now an established feature of rural society it is increasingly recognised that counterurbanisation offers only a partial explanation (Milbourne, 2007; Grimsrud, 2011). There is greater spatial diversity to rural in-migration, as well as increasing variability in migrant characteristics and motivations, than is captured by counterurbanisation alone. Different rural areas attract different migrant types who move for different motivations (Stockdale, 2006). Nevertheless, migrant motivations are frequently expressed in the geography, sociology and rural literature in terms of quality of life or lifestyle decisions and changing residential preferences in favour of the rural idyll (Boyle and Halfacree, 1998; Davies, 2008; Benson and O'Reilly, 2009). The motives behind rural in-migration are therefore assumed to be widely understood. In this paper, such understandings are challenged and, in particular, an attempt is made to unravel the associated migrant decision-making processes which in themselves have received limited attention from scholars in rural and migration studies.

This paper focuses on the 'decision' to move to a rural location as distinct from the 'reason' for moving. In doing so, it adopts a behavioural approach. It is argued that the decision-making process associated with rural in-migration has largely been ignored or over-generalised in the literature and, consequently, has been reduced to simple 'reasons for move' sound bites: quality of life,

\* Tel.: +44 (0)28 90 974771.

E-mail address: [a.stockdale@qub.ac.uk](mailto:a.stockdale@qub.ac.uk).

lifestyle reasons and rural idyll. Such stereotypical motivations have the effect of reducing, what is likely to be a complex interplay of individual and personal factors and influences, to a one-dimensional and highly simplistic understanding of the actual decision-making process associated with a move to rural areas. In blunt terms, there is a need to appreciate and unravel the complexity of individual migrant behaviour. 'While broad economic and social forces matter enormously as the main drivers of internal migration in the UK, so also do the myriad particularities of individual migration decisions' (Fielding, 2012:126).

The current study adopts a life course perspective drawing on migrants' individual life narratives to demonstrate the inappropriateness of common motivational sound bites. A life course perspective recognises, first, that migration decisions vary at different stages of the individual's life (Rossi, 1955; Fischer and Malmberg, 2001) and, second, that migration or residential decisions will not be made in isolation from other aspects of the individual or household's life. Indeed, migration '... occurs within the 'hurly-burly' of everyday life; decision-making cannot be assumed to occur outside that messiness' (Boyle and Halfacree, 1998: 312). Migration has been similarly portrayed as 'messy' by Stockdale (2009). Equally, it is suggested that the decision to move to a rural location may not always be a rational or conscious decision: which is how it is frequently portrayed in the literature. Life events, of which migration is one, are rarely that predictable. Different people will respond to similar migration triggers differently. Most likely, a particular set of personal circumstances will have brought the individual or household to a rural destination. For others, especially couples, the decision-making process will involve negotiation or compromise between partners. By adopting a life course perspective it is possible to unravel the migrant decision-making process and shed greater insights into and understandings of this important migration flow. The focus of this paper is on early retirees who have moved to rural mid-Wales. This life course stage and age cohort (typically those aged between 50 and 65 years at the time of their move) are consistently reported in the literature as being associated with (but not to the exclusion of others) rural in-migration and counterurban flows (Brown and Glasgow, 2008; Stockdale, 2006).

The remainder of the paper is organised into four sections. The first presents a short overview of the counterurbanisation and rural in-migration literature, and includes reference to commonly acknowledged migrant motivations. In particular, it distinguishes between current understanding of migrant motives and reasons for moving and the much less understood migrant decision-making process. The importance of undertaking a life course perspective to understand and unravel this decision-making process is also introduced. This is followed by an explanation of the behavioural and biographical methodology adopted which relates to the use of semi-structured migrant interviews incorporating migrants' individual life histories and personal narratives of the decision-making process. The third section gives voices to the migrants themselves at each stage of a three stage decision-making process: the initial decision to move, their choice of destination, and choice of property or specific location within that destination. The fourth and final section concludes the analysis and highlights the value of a life course perspective to unravel the multiple decisions associated with a move to rural areas.

## 2. Rural in-migration: who, why and when?

Depopulation characterised rural communities for much of the last century: that is, until the 'population turnaround' of the 1970s when for the first time many rural areas recorded a population growth driven by counterurban migration flows. While some allege

that '[u]rban-rural migration is ... a geographically selective process' (van Dam et al., 2002: 473) such flows have been observed to varying degrees and at varying times in differing types of rural environment (Halfacree, 2008, 2012) throughout the western world. 'Counterurbanisation' in many ways has remained a 'catch all' term for rural in-migration, despite Cloke's (1985) warnings of such almost thirty years ago; however, it is increasingly acknowledged that rural in-migration is not exclusively of urban origin. Lateral rural moves have also been observed (Halliday and Coombes, 1995; Pooley and Turnbull, 1996; Stockdale, 2006; Gkartzios and Scott, 2010) alongside in-migration to urban-rural fringe areas (Andersen, 2011; Mahon et al., 2012) and remote and peripheral rural locations (Bijker et al., 2012; Stockdale and MacLeod, 2013).

Although many countries and regions participated in this new spatial distribution of population and associated migration trends, it was unlikely that they could be explained by a single factor. Indeed, multiple explanations have been debated which are assumed to vary in importance between and within individual countries. Briefly these explanations included a behavioural approach which emphasised the importance of residential preferences – described as the counterurbanisation model by Fielding (1982); the importance of structural factors which at its basis argued that the emergent population patterns were employment-led with people following jobs into rural areas (Keeble and Tyler, 1995); and the role of the State through regional policies and planning controls (Stockdale, 1992), or other external forces such as land markets and commuting costs (Detang-Dessendre et al., 2008). For a more detailed account of the recognised explanations for counterurbanisation see Champion (1989) and Mitchell (2004).

The characteristics and personal motivations of individual migrants have also attracted considerable empirical inquiry. Stereotypical images portray the rural in-migrant as middle-aged – perhaps even retired – and middle class, who has moved to fulfil a residential preference for a 'place in the country' (Hardill, 2006) or to satisfy a quest for the 'rural idyll' (Blekesaune et al., 2010; Matthews et al., 2000; van Dam et al., 2002). Such a migrant profile has tended to be exaggerated and/or applies to specific locations only (Hoggart, 1997). For example, almost twenty-five years ago Bolton and Chalkley (1989: 250) asserted that counterurbanisation involved 'ordinary people' and 'the masses', and more recently Halfacree (2008: 491) speaks of '... its seeming ordinariness in terms of who is involved'. This has been borne out by several studies. In Sweden (Lindgren, 2003) and the Netherlands (Bijker et al., 2012) a counterurban move is frequently associated with those less well-off. Across Europe, it is associated with migrants of all ages and life course stages – those with young families, middle-aged, and the elderly (Phillips, 1993; van Dam et al., 2002; Detang-Dessendre et al., 2008; Simon, 2012; Smith and Higley, 2012; Stockdale and Catney, 2014).

As might be expected given the variability of migrant characteristics the individual motivations behind a move to a rural destination are equally varied. In broad terms, migrant motivations map closely onto the explanations given for counterurbanisation: Mitchell (2004) notably incorporates migrant motivations into her definition of counterurbanisation and uses a three-fold classification of motivations (see also Simon's (2012) four-fold typology). 'Ex-urbanisation' describes well-to-do city dwellers moving to accessible rural locations but continuing to commute to the city on a daily basis. 'Displaced – urbanisation' refers to those motivated by employment, housing or cost of living considerations. Quite simply this group of low income migrants move to locations where these are less expensive (which so happened to be a rural location). Stockdale (2010) suggests this group may have been displaced by urban gentrification processes. 'Anti-urbanisation' (the classic stereotypical motivation) focuses on residential preferences and

includes retirement migration to scenically attractive and amenity areas (Warnes, 1993; Brown and Glasgow, 2008), migration by all ages in search of a better quality of life or a rural idyll (Cloe and Milbourne, 1992; Halliday and Coombes, 1995), and 'back to the land' (Halfacree, 2001, 2007; Wilbur, 2012) or 'dreaming of a smallholding' (Blekesaune et al., 2010) migrants in search of 'a radically new (often self-sufficient) lifestyle' (Mitchell, 2004: 24). Such moves are strongly linked to images and representations of the rural (van Dam et al., 2002) with Simon (2012: 21) making an important distinction: '... [r]ural environment is perceived as a place where a change to a more desirable lifestyle can be achieved' as opposed to a desire to adopt a specific rural lifestyle. Simon (2012) adds a further category – 'rural entrepreneurship strategy' – encompassing those who view the rural area as an appropriate setting for their business interests (Bosworth, 2010). Several studies acknowledge that the relative importance of specific motives for moving to rural areas vary by migrant characteristics (Bijker et al., 2012) including migrant age or life course stage (Detang-Dessendre et al., 2008) and type of rural destination (Stockdale, 2006), while yet others demonstrate that the consequences of migration for rural areas differ depending on migrant motivations (Bosworth and Willett, 2011).

Notwithstanding the considerable contributions these studies have made to our understanding of rural in-migration, the widely recognised, oft reported, migrant motivations have the potential to over-generalise – even mislead – what is in fact a complex decision-making process by the individual migrant. Indeed, this has been acknowledged by some commentators. Bolton and Chalkley's (1990) study in Devon, for example, divided the decision to move into three distinct phases with the reasons given at each phase found to be notably different. Bijker et al. (2012) similarly separate the reasons for leaving the previous residence from those for the choice of destination. By contrast, Williams and Jobes (1990) found a strong association between the migrants' reasons for moving and their choice of destination. Equally important, over generalised motives (such as, lifestyle, quality of life, rural idyll) overlook the fact that each will mean different things to different people (see Little and Austin's (1996) discussion of the rural idyll) and indeed may change in their nature over time: for example, Smith and Higley's (2012) recent study draws attention to the emergence of education-driven migration whereby urban families relocate within exclusive rural school catchment areas. Other authors have questioned the individual's freedom or ability to act on, for example, migration triggers or supposed residential preferences arguing that there are structural constraints which shape the migration process and actual realisation of a migration event (Boyle and Halfacree, 1998). While potential migrants may assess whether life will be better in one location or another their opportunities to move are constrained '... within their own habitus, which in many ways prescribes the outcome' (Benson and O'Reilly, 2009: 618).

Recurrent motivations run through the studies reported so far. However, a key question to ask is – is the decision to move to a rural location fully captured by one-dimensional sound bites centreing, for example, on quality of life, lifestyle, and rural idyll considerations? Surely the process is much more complex than this. Few studies have adopted an explicit life course perspective to help unravel the migration decision-making process, even though several authors acknowledge a life course dimension to rural in-migration. This, however, has generally been in terms of the move taking place at a specific life course stage – such as at the young family stage (Smith and Higley, 2012), empty-nest stage or at or around retirement (Bures, 1997, 2009; Lundholm, 2012; Stockdale, 2006) – as opposed to adopting a life course perspective and associated life narratives to more fully capture and understand the decision-making behind a rural in-migration event (as distinct from

reporting the main reason for moving at a particular stage in life). To do so, enables us to capture a wider array of underlying considerations and, importantly, explore how different aspects of the migrant's life come together or combine to result in an actual move to a rural destination. Is it a rational and conscious decision based on quality of life, lifestyle or rural idyll preferences (as many studies would lead us to believe)? Is this reflected at each stage of the decision-making process (that is, at the initial decision to move, choice of destination, and choice of location within that destination)? Or might it be, in some instances at least, a less rational and less 'controlled' event, and the product of a set of circumstances that have simply come together at a particular point in the migrant's life?

The relationship between migration and life course stage has long been established (Rossi, 1955; Bures, 1997) with Bailey et al. (2004) highlighting the interconnections between migration and different aspects of a person's life (for example, education, employment, family formation) and Stockdale et al. (2013) demonstrating how experiences from an earlier life course stage influence later life migration. The current paper seeks to contribute to and advance these studies while at the same time demonstrating the value of a life course perspective to unravel and provide new perspectives on the decision-making processes associated with rural in-migration. At its core, a life course perspective acknowledges a continuum of life cycle stages but that these no longer progress through an orderly sequence corresponding to chronological age (Geist and McManus, 2008). Instead there is increasing variability as to the timing of key stages (for example, retirement) and related diversity within life trajectories. In essence, a life course perspective resonates with Boyle and Halfacree's (1998) call to investigate the role of collective behaviour to rural in-migration and Benson and O'Reilly's (2009: 620) assertion that '[c]ases of lifestyle migration can only be fully understood, ..., by examining the decision to migrate within the context of the migrants' lives before migration ...'.

### 3. Methodology and data

The data relate to mid-life migrants (aged 50–64 years at the time of their move) to Powys in mid-Wales. Powys is the largest local government county in Wales (covering some 5196 square kilometres equivalent to 25 percent of the total land area of Wales) and is the most sparsely populated county in England and Wales with a population density of 24 persons per square kilometre. It has a predominantly upland, agricultural landscape and a settlement structure comprised of remote villages and market towns. 62 percent of Powys' population reside in villages, hamlets and isolated dwellings compared to just 19 percent in Wales as a whole and 11 percent in England and Wales (Greaves and Morgan, 2007).

The county has experienced notable population growth in recent decades: 26 percent during the period 1971–2001 (Greaves and Morgan, 2007) and 5.2 percent between 2001 and 2011 (ONS, 2011 Census). In-migration from England dominates (which is to be expected given that Powys borders the English counties of Shropshire and Herefordshire) although this has declined from its peak in 2006–2010 (Statistics for Wales, 2013). In 2011 more than 40 percent of Powys' resident population had been born in England, with 23 percent of its population aged 65 and over. The majority of English in-migrants moved when aged 45–64 years, with the West Midlands and SE of England noted as common regions of origin.

A biographical and behavioural approach is adopted which places migrant behaviour at the heart of the decision-making process. The migration event or migrant behaviour is, therefore, deemed to be the product of multiple considerations and influences. In turn, these considerations and influences – leading to a decision to move and choice of destination – cannot be disconnected from the migrant's life history or biography. Migration is not



a singular decision occurring at a particular moment in the migrant's life. Instead, it is likely to be connected to past, anticipated future, and different aspects of their biography.

Focussing on mid-life migrants positioned the study within a specific life course stage and thereby allowed the life factors, considerations and circumstances that intersect with the decision to move at this stage of a person's or couple's life to be investigated. Ten migrant households who moved into the Powys region (since 2000 and) when the head of household was aged 50–64 years were interviewed. They were selected from 127 migrant respondents to a household survey who had indicated their willingness to participate in an interview. In the survey, such mid-life migration was found to account for a considerable share (44 percent) of the total households moving to Powys. Interviewed households displayed typical migrant characteristics at this stage of the life course. They were early retirees, empty-nest couples, and were primarily of English origin (and from the Midlands region and the Birmingham conurbation in particular). Diverse reasons for the move at this stage of life were reported in the household survey. In common with many other studies quality of life motivations were most frequently stated (25 percent), followed by specific life course stage considerations: actual retirement (24 percent) and impending retirement (16 percent). However, as the interview material will show the decision-making process associated with the move was a highly personalised and complex set of considerations, circumstances and, accordingly, series of decisions.

The interview used a topic guide to flexibly explore the key research themes, whilst being open to exploring issues raised by the participants' themselves. A life narrative approach was adopted and, among other things, explored participants' own histories of mobility, significant life events (as identified by the participants themselves), and migration decision-making. Importantly in relation to the latter, the interview adopted [Bolton and Chalkley's \(1990\)](#) three-stage approach and probed for the considerations and decisions taken at each stage of the overall decision-making process: the initial decision to move, the choice of destination, and the choice of location or property within this destination. The interviews were conducted at a place of the interviewees' choice, and nearly exclusively in their home and lasted on average two hours. Five migrant couple interviews were conducted with both partners present. This enabled a teasing out of the different partner perspectives on the decision-making in relation to their shared life journey and an exploration of possible compromises between partners.

All interviews were recorded and transcribed, and later coded. Through close reading of transcripts, emergent themes were identified and analysed as part of an iterative analytical process. Extracts from these interviews use a pseudonym in order to protect anonymity.

By giving voices to the migrants themselves and adopting a biographical approach allows us to hear and unravel the migrants' own explanations behind their decision to move to a rural area. In doing so, greater insights are gained as to how the move intersects with different domains of the migrants' life and gives greater prominence to the migrants' life history or journey as opposed to viewing the move to a rural area as an isolated and often singular decision and event occurring at a particular moment in the person/couple's lives. Such an approach however is not problem free as reported by [Dixon and Leach \(1980: 25\)](#) '... the memory though, is not an automatic reckoner, and can be highly inaccurate. Memory decay is rapid but uneven; exceptional events are remembered for some considerable time, but often incompletely'. Moreover, [Benson and O'Reilly \(2009: 610\)](#) allege that '[a]s retrospective stories, they may not reflect objective reality'. The free-flowing nature of an interview alongside questioning on at least three separate stages in the decision-making process offered greater opportunity to 'pick up

on' and delve further into such accounts to uncover inconsistencies and/or challenge typical 'sound bite' explanations when compared with the constraints of a questionnaire survey.

#### 4. Rural in-migration: the decision-making process

The analysis follows [Bolton and Chalkley's \(1990\)](#) three distinct phases in the decision-making process. Decoupling the decisions at each stage provides important insights into the complexity of the overall decision-making process and, in many cases, demonstrates an over-simplification portrayed by stereotypical images of rural in-migration.

##### 4.1. The decision to move

In accordance with the life course and migration literature, and as might be expected given the focus on migrants aged 50–64 years at the time of the move, the initial decision or prompt to move is closely associated with a set of life events typical of couples at this stage of their life course.

Lee and Joanne Mason moved from a city in NW England to mid-Wales in the mid-2000s when both were in their mid-fifties. As Lee explained:

"[T]he children had effectively flown the nest".

Freed from the locational ties and indeed costs associated with dependent children living at home enabled Lee to make a life changing decision which further weakened his ties to that location. In response to a stressful job he chose to retire early: an option that was unlikely to be financial viable to him if he had dependent children continuing to live at home.

"[B]y then my job was starting to get pressured, stress, you wake up at five o'clock, getting up to write reports and things. I wasn't enjoying it and Joanne could see that. .... That was the decision to take early retirement. I think we should be able to manage [financially]".

Similarly, Kevin and Claire Hill who moved in their early fifties from the South of England explained their decision to move in terms of a series of life changing events.

"Well in 2001 I [Kevin] had a heart attack. .... They wrote me off [on the sick] for six months. ... [I] got extremely depressed. It just happens to you. [I] was sitting in the armchair all day long doing nothing."

Because of his failing health, Kevin was offered and accepted early retirement from work with a full pension. In contrast to the Mason's, this in itself would not have prompted the Hill's to move. Instead, Kevin's early retirement coincided with other life events for the couple which collectively prompted them to consider a move. Both lost a parent and as Kevin explains:

"Claire ... inherited some money around the same time. ... My father died and I inherited some money."

The combination then of failing health, early retirement and inheritance occurring at the same time enabled this couple to seriously consider a move. However, in the interview excerpt below when asked to explain the actual decision to move note how Kevin offers anti-urban and pro-rural sentiments:

"[w]e just thought we're going to move and we want to go somewhere rural....It was definitely a conscious decision to get out of the rat race .... I think we'd both had enough [of city living]. Too many people, too many cars, the pace is all wrong."

Too often it is these sentiments that dominate the migration and rural literature. By contrast, what is apparent here is that while such sentiments may have been evident for some time, they by themselves did not bring about the decision to move. Certain life events were necessary before the couple were able to act on their desire to "get out of the rat race". Such life events as empty-nest, failing health, retirement, death of a parent and accompanying inheritance are therefore seen as important enablers within the migration decision-making process. Reducing rural in-migration decisions to simply 'in search of the rural idyll' or 'for quality of life' factors grossly over-simplify the diversity of factors and influences which contribute to the overall decision to move. Moreover, it underplays the importance of specific life events.

The decision to move was also reported in terms of a series of life events by Elizabeth and Cecil Harris. Circumstances had influenced their decision to move from the South coast of England. Up until the 1990s the couple had run several successful business ventures, however, the recession in the early 1990s saw them go out of business:

"[W]e got caught in 1994 when the bank rate (for a commercial loan) got up to ... about eighteen and a half percent interest .... The bank got the bailiffs in."

Having lost everything, including their home at this time, the Harris' took employment which included tied accommodation. This arrangement worked well until, in 2004, when Elizabeth was diagnosed with a degenerative illness and Cecil became her sole carer. Both could no longer work and as a consequence they had to leave their tied home. Circumstances, especially the consequences of failing health, therefore, necessitated a move for this couple: it was not a matter of personal choice as was the case for others interviewed.

The importance of life events combined with other considerations and influences was also reported by Christopher and Laura Lloyd who moved from Birmingham in the mid 2000s. However, rather than involving an explicit wish to move Christopher explains the decision in terms of:

"I had no reason to stay [in Birmingham], family wise three important people lived local to me. ... [I]n the early 1990s my mother died, in mid-1990s my aunt died, ... and my sister ... in those few years, I lost what remained of my family. So when the business began to decline ... [it] had virtually fizzled out... it was a case of I really don't want to stay."

It would seem that following the death of close relatives only Christopher's business interest kept the couple in Birmingham. However, when the business declined other 'push' or anti-urban factors came to the fore:

"There were other things too. [Where we lived], in my view, had gone seriously downhill ... it was starting to deteriorate. ... I felt that I was a stranger in my own back yard. You know less and less people ....."

Similar sentiments were expressed by his wife Laura:

"There was no further purpose in living there [Birmingham]. Our daughters had their own lives ... they are very happy ... but it

wasn't a place that I wanted to stay. .... I had not enjoyed my time [in Birmingham], so I needed to move away, leave it all behind."

Interestingly, it is Laura who introduces the fact that their children "had their own lives" as a further reason for not needing to stay in Birmingham. In a sense, it appears that residence in Birmingham for both employment and family reasons had outlasted its usefulness. When combined with a perceived deterioration of the area by Christopher, and Laura admitting that she had not enjoyed her stay in the city, the time was perceived as right to move. Rather than any one factor influencing the decision to move a number of factors and considerations have been identified by Christopher and Laura. Nevertheless, it was the removal of the business tie specifically that proved to be the crucial 'move enabler'.

The importance of specific (and indeed a series of) life course events is once again stressed in Gladys and Lawrence's explanation for their move from SE England when both were in their early fifties. Their children too had flown the nest as Gladys explained:

"Charlie had just left university, Sarah was just starting up at university and Amanda [had finished school] wanted to go to college. ... Everyone had finished what they were doing."

Like Lee and Joanne, reported above, now that the children were independent of their parents it enabled Lawrence and Gladys to "do what we want – we can do what we want". As Lawrence goes on to explain:

".... So when the redundancies came, I took the chance ... I looked at the package and I came home to Gladys and I said, 'this is the package that we get'. I goes, 'the first one is always the best one'. So this was it."

Once again, the decision to move was closely related to life course events – in this case, the independence of now adult children and the opportunity presented by a redundancy package for those at mid-life. It is the combination of a freeing of ties or constraints (for example, children) alongside an enabling factor (such as early retirement or a redundancy package) which seems to be influential in the decision to move. For others, the tie or constraint was employment and many harboured an intention to move once they exited the workforce. For example, Adam, who moved from Devon with his wife Gillian, acknowledged:

"I'd always fancied moving away after I retired".

Key life events such as children leaving home, bereavement (including the loss of parents) – especially if associated with an inheritance – ill health, and exiting the labour market (either through a business failure, redundancy or retirement) are noted as influential forces in the decision to move among migrants to rural mid-Wales (from England). With the exception of one couple (reported below) neither partner was in employment at the time of the decision to move. The move was in all cases linked to the male partner's exit from employment and, in the few cases, where the female remained in employment at the time of the decision she synchronised her retirement to coincide with that of her husband. Couples acted upon the opportunity to move presented by certain life events. The 'event' either removed ties to the previous location or provided enablers (such as finance) to facilitate a move. Importantly, more than one life event seemed to be necessary to bring about the decision to move. This decision was never taken solely on the basis that the children had left home or that the couple had

retired. However, commonly an exit from the labour market (for whatever reasons or by whatever means) represented the ‘tipping point’ in the actual decision to move. Also coming through strongly in the interviews is that for some couples these life events were operating against a backdrop of anti-urban or pro-rural sentiments. On their own, however, such sentiments present only a partial and simplistic explanation of the decision to move and rarely represent the dominant influence within the overall decision-making process.

#### 4.2. *The choice of destination*

Bolton and Chalkley (1990) found that the choice of destination is influenced by non-economic considerations, whereas Bijker et al. (2012) report a diverse range of both economic and non-economic factors at play. Among the migrants to mid-Wales the choice of destination is found to have been heavily influenced by ‘financial circumstances’ and the rural – or more specifically the mid-Wales – property market in particular. The timing of moves (during the early and mid 2000s) provides an important context in that the move coincided with a particularly buoyant period in the UK property market which only came to an end with the onset of the post 2008 global recession.

For many couples the preferred destination was not specifically mid-Wales, at least at the outset of the decision-making process. Instead, the desire for most was to move to a rural area (any rural area) and it was this preference and decision that eventually led them to mid-Wales. For example:

“We just thought we’re going to move and we want to go somewhere rural.”

(Kevin and Claire).

“... we wanted a house with a field.”

(Gladys and Lawrence).

Others had a long standing prior association with Wales but not necessarily mid-Wales or Powys.

“[W]e spent a lot of our holidays when the children were growing up in Wales. We were there for seventeen summers.”

(Lee and Joanne).

“For me, .... when I was little we came for holidays in Wales and you think ‘oh, I’d like to live here’ and that was what I wanted to do.”

(Laura (Christopher’s wife)).

Significant too for Laura, given that she had “not enjoyed my time [in Birmingham]”, is that she associated these childhood holidays in Wales with a happy period in her life:

“I suppose [there is] that significance, in that [Wales] was somewhere that I was happy, if you like.”

Stockdale et al. (2013) also highlight the importance of childhood memories as an influence on later life migration decisions.

Lizzy Shaw who moved with Harry (her late husband) following the sale of their business in 2002 explained:

“Well Harry was Welsh anyway. ... he came from a small town in mid-Wales which isn’t far from here, originally, you see ....”

Notwithstanding these prior associations with Wales, for the majority of interviewees the choice of destination possessed a strong economic or financial undercurrent. For some the mid-Wales option emerged following a systematic search (for example, as demonstrated below by Adam and Gillian) but on the whole all quickly realised that their finances went further in the mid-Wales property market relative to other English areas. At its most extreme financial considerations were most in evidence at interview with Cecil and Elizabeth. Given their financial plight following the collapse of their business during the 1990s and the loss of tied accommodation in 2004, Cecil explained:

“[T]he only place we could afford anywhere was here. [Where we worked] we couldn’t afford – too expensive there. We hadn’t got a house to sell ... we’d got no money ... not a great deal of money. .... In fact we hadn’t quite enough [money for this property]. We were short of a few thousand pounds and we agreed to give them seven post dated cheques – because we didn’t move straight in ....”

Having made the decision to move, migrants employed a variety of strategies in the choice of destination. First, Adam and Gillian adopted a systematic approach following their decision to leave Devon. Their initial wish was to return to where they had previously moved from (the English Midlands) but the problem they encountered was:

“... at that time [early 2000s] the differential with property prices between Devon and the Midlands was considerable ... we couldn’t get anything near what we had.”

With the Midlands ruled out for affordability reasons, and especially affordability in terms of a comparable type or size of property to that which they possessed in Devon, this couple undertook a very structured

“almost by steps .... sort of progression westwards [from Birmingham]”

(Adam)

before making their destination choice. Working westwards from Birmingham they considered Worcestershire, Herefordshire, Shropshire and eventually Wales. Nevertheless, this westward progression of the couple’s search area involved, on at least one occasion, a compromise for one of the partners. Adam recalled:

“I was happy to come into Herefordshire or somewhere like that. But for one reason and another she [Gillian] didn’t like Herefordshire so we went [here] as a compromise.”

The choice of compromised destination (Wales and Powys), however, was agreed on the basis of the local property market. Somewhat matter-of-factly, Adam stated:

“we finished up here ... because ... we got more for our money.”

The affordability of the Welsh property market (relative to Birmingham, Worcestershire, Herefordshire and Shropshire) appears to have been the deciding factor in this couple’s choice of compromised destination but it was not the only factor considered. Mid-Wales’ accessibility to Birmingham was also perceived to be important by Adam:

“my mother was still alive and within a couple of hours we can get back to Birmingham [where she lived].”

The area itself was also viewed as attractive:

"I suspect ultimately, OK it's a nice area ... beautiful scenery, nice outlook, ... a nice environment."

What is apparent here is that multiple factors are considered in the choice of destination with a certain amount of compromise and negotiation taking place in terms of the relative weighing given to any one factor. While ultimately the decision was affected by property affordability, and the couple's need to compromise in terms of Birmingham, the Midlands or Herefordshire as their preferred destination, this on its own may not have been sufficient for Adam and Gillian to choose Powys. The secondary considerations of easy access to where Adam's mother resided and the fact that it was a "nice area" were also deemed important.

Second, for Lee and Joanne the property market again was a significant influence on their decision to choose a Welsh destination. Like Adam and Gillian, Wales was not their preferred choice. Early retirement prompted the couple to reappraise their financial position and release equity from a property through a move:

"[W]e found ourselves in a position a lot of people who take early retirement [do], ... a lot of money was tied up in the house. [Lee] said 'look, I think we could put ourselves in a much better position, .... let's downsize.'"

The couple:

"seriously considered downsizing in NW England [where they then resided] but that actually is very difficult. .... It is a fairly affluent area. .... And we knew we could probably get a property for a lot less [in Wales]."

Again, however, while Wales was not necessarily their preferred choice of destination, the Welsh property market proved to be an important, but not the only, consideration. Joanne's family ties to the area were also reported as influential by Lee:

"... Joanne had strong links here. Her mother is on her own, ... she's well into her eighties now. ... I had friends down here and Joanne had a twin sister here."

In contrast to Adam and Gillian whose destination decision was driven by the property market first and foremost with other factors then considered, it would seem that Lee and Joanne's destination search — once the NW of England had been ruled out as an option — was first and foremost influenced by family ties to Wales and mid-Wales in particular and, only then, a realisation that a move to the area could also fulfil their wish to release equity. The family connection to the area meant that it was considered as a destination option (whereas other areas were not): however, this factor on its own is unlikely to have led to a move. The local property market had to also be right to satisfy the couple's financial plans.

The Welsh property market was also a significant factor in Kevin and Claire's, Gladys and Lawrence's, and Lizzy Shaw's choice of destination as the following interview excerpts demonstrate. Indeed for these couples the property market dictated their destination decision:

"Cornwall, Devon was very expensive ... We looked in Norfolk didn't we as well."

(Claire).

"But it was very expensive for what you get ... You didn't get the value for money."

(Kevin).

"... so we had to find an area where we could afford to buy this sort of size of house."

(Claire).

"I think you got value for money in Wales."

(Kevin).

Similarly, as Gladys and Lawrence explained:

"We were looking in Buckinghamshire...[E]very once and a while we'd come up along the [English–Welsh] border, mostly either Hereford or Shropshire. ... It didn't take us long to find out that if we came this [Welsh] side of the border what we wanted was a lot cheaper than that [English] side. You were looking about a 25 percent difference in price."

Lizzy Shaw acknowledged:

"I would have loved to have lived in Devon, ... but the property market is too dear. To buy ... in Devon would have been double the price."

What these excerpts also demonstrate is that all appear to be reluctant out-migrants from England (and, accordingly, reluctant in-migrants to Wales). Their preferred destinations and indeed their initial property searches centred on different parts of England. This suggests that the sizeable English in-migration flow to Powys evident from the household survey (70 percent) may not necessarily signify a strong pro-Wales migration flow. Instead, it suggests an in-migration stream comprised of those displaced from specific English property markets (for example, Birmingham and Devon).

Third, a different strategy was adopted by Christopher and Laura in their choice of destination. The Welsh property market did not feature as a motivation, but other economic considerations did. While Christopher's business "had virtually fizzled out [in Birmingham]" his wife was still working in local government. The choice of destination for this couple was therefore strongly influenced by Laura's employment prospects:

"Laura was still working in local government ... and we decided that perhaps she could find a job in local government in Wales, so we looked at the local government centres, Welshpool and here in Powys." (Christopher).

In essence, the couple were prepared to move to wherever Laura secured employment which, as it turned out, was in Llandrindod Wells in Powys. Like other couples, the area's accessibility to Birmingham, where their daughters continued to live, was an additional factor highlighted by Christopher:

"... plus the fact that we are not isolated from our daughters."

Property and labour markets have long been recognised as either constraining or enabling a move (Detang-Dessendre et al., 2008). However, here there would appear to be an added dimension to property market considerations. Securing value for money in the property market for those at this mid-life (and often early retirement) life course stage took on a long-term financial planning



element with later life course stages in mind. For example, note how Lee associates the choice of destination with:

“... we could put ourselves in a much better [financial] position”, while Lizzy acknowledged:

“We sold the business ... we sold the house and the money was in the bank and we decided to enjoy ourselves with some of the money and just buy [this type of house].”

For Lizzy there is a sense that at this stage of their lives she and her late husband were releasing equity to facilitate an enjoyable mid- and later- life together. A different life course element, centring on what one has achieved by this stage of life, became evident during the interview with Kevin:

“We wanted land. We’d never had land – not even a garden. .... I think ... partly it is status that you’ve come towards your working lifespan and this is what I’ve got, this is what I’ve achieved. This is mine and I own it. I think that’s partly there as well.”

Subconsciously, the ‘value for money’ and ‘your money went further’ sentiments expressed by other migrants may also be connected to the consideration introduced by Kevin. Purchasing a large property perhaps with a small area of land (relative to what could have been bought in other areas, such as Devon or Shropshire) helped to maximise the migrant couple’s sense of “this is what I have achieved” at the end of their working life. It is worth remembering that in choosing the destination the local property market appeared to be a significant consideration, but it is accompanied by – most notably – accessibility considerations and in particular the area’s ease of access to and from Birmingham and the Midlands (where many of those moving to mid-Wales continued to have family).

#### 4.3. *Choice of specific location and property within the destination area*

Leading on from the choice of destination decision was a further decision for each migrant couple: the choice of specific location or property within the chosen destination area. At this stage in the overall migration decision-making process a further set of factors and considerations come to the fore. Nevertheless, at interview, migrants repeatedly emphasised that the decision to purchase their current property was ‘by accident’. Kevin and Claire explained how they had obtained details of properties ‘For Sale’ and spent their weekends:

“just zigzagged [throughout the area] looking [at properties]”.

On one occasion they had driven from their then home in the South of England to look at a particular house in Powys, which according to Claire:

“... was so far outside our requirements it was ridiculous ... We went back a little bit grumpy to the estate agents and said ‘we’ve come all this way, have you nothing else that we could see?’”

The estate agent had only one other property on the market and as Claire continued:

“well we’re here – we’ll go and see it. That was it. This [house] is an accident ...., [it] wasn’t even on the list.”

While Claire was immediately taken by the property, Kevin was initially less impressed:

“[I] hated it, didn’t want to come here ... it was actually a waste of money. I looked at the work that needed doing [to the property] and thought with this money ... we could get a house ready to live in.”

A need for compromise (and negotiation) was clearly evident at this stage of the decision-making process for this couple. For them, the compromise was on Kevin’s part and was largely in response to a feeling that he owed it to his wife to support her choice of property:

“Claire had made so many sacrifices the years before it would have been not right of me to not have gone along with it. In hindsight it worked out.”

From Claire’s perspective it was not just that she fell in love with the house itself that was influential in her decision: the property also satisfied a number of other locational considerations which she deemed to be important. Bearing in mind that Kevin had taken early retirement following a heart attack, accessible medical care was a priority consideration in determining this couple’s eventual choice of location:

“Builth Wells hospital had facilities for heart attack victims and Builth Wells is only four miles from here and I thought ‘that’s brilliant’. ... Oh, and another thing we looked for was a local pub within walking distance – and you can walk to our local pub.”

The accidental nature of securing property was apparent too during the interviews with Gladys and Lawrence, and Adam and Gillian. Gladys and Lawrence, while aware that the property was on the market, had not been to view it “because it was too expensive”. However, after becoming “disillusioned” while viewing other properties in the area that “weren’t quite right” the couple decided to take a look at the house that they would eventually purchase. On viewing it, Gladys explained:

“we both sat in the car in the yard and said, ‘wow!’”

The asking price, however, was beyond their purchase range and as such they did not pursue the possibility of buying it any further. That is until at a later date when Lawrence:

“just happened to be talking to the estate agent” and remarked:

“... ‘we really like [this property] but it’s too expensive’. The estate agent said that it had come down from a hundred and forty .... to a hundred and fifteen thousand [pounds]. ... [The owner] couldn’t sell it and needed to sell it.”

Gladys and Lawrence might not have become aware of this significant reduction in ‘asking price’ and hence its affordability if they had not, simply in passing, mentioned to the estate agent their favourable first impressions of the property. Likewise, in the absence of disillusionment with other viewed properties Gladys and Lawrence may not – on the off chance – taken a look at this property (especially as it did not meet their budget).

For Adam and Gillian, circumstance again – or by chance meetings – brought them to their current location and property. As they spent weekends viewing properties they frequently stayed in local bed and breakfast accommodation. The owner of one bed and breakfast, that they’d stayed in a few times, advised the couple that

a local builder was building bungalows in the area. Adam takes up the story:

“... we were forced into it! ... I hadn't considered ever living in a bungalow for a starter – and we were really forced into it because we'd got no other alternatives, Em.... This land was available so we saw the builder, negotiated it ... .”

However, when another problem arose in that their (then) Devon home sold before the bungalow was built, “luck, fortunate whatever it was” (as Adam commented) emerged again. The builder owned a farmhouse that he was renting and his current tenants were moving:

“So we were able to rent this ... [farm] house, store all our furniture and live there for six months while the bungalow was being built.”

Summing up the process, Adam jokingly remarked:

“It was circumstances ... just happened to ... work this way. Yeah, I wouldn't say we made a conscious decision – this is where we wanted to be – it just sort of happened by a little bit of circumstance and that was it really.”

By contrast, a more rational decision-making process characterised Christopher and Laura's choice of property, and specific location within Powys, after Laura secured employment in Llan-drindod Wells. A strong life course dimension is apparent, especially in relation to later stages of their life course when the couple may be unable to drive. As Laura outlines, they needed:

“... somewhere reasonably sensible to live, with our ages. ... [I]f we were too isolated from the centre of things, you know, as you get older – give up driving, become dependent on public transport, we thought we'd better be on a main road. ... So that's more or less why we are here.”

It is surprising, given the age and life course stage at which these migrants were moving to rural Wales, that few at interview included as part of the explanation for their overall migration decision-making process any consideration to the prospects of ageing in the area. As generally healthy and highly mobile couples at the time of the move, their decision-making was largely based on current – rather than likely future – personal needs. Current needs included, for example, being easily accessible to Birmingham for many, whereas consideration having been given to possible future (or later life course stage) needs were only reported by Kevin and Claire (possible future medical needs) and Christopher and Laura (possible future public transport needs).

## 5. Conclusion

It is remarkable some forty years on from the identification of counterurbanisation and rural in-migration trends, comparatively few studies have focused specifically on the decision-making process of rural in-migrants. Instead, scholars have tended to concentrate on the reasons for moving; a by-product of which has been to reduce these to sound bites such as for ‘quality of life’ or ‘rural idyll’ reasons. This only serves to over-simplify, generalise and accordingly mask the multiple individual and highly personal considerations and influences contributing to the actual migration event. Moreover, it tends to place undue importance on a single migration stimulus or ‘tipping factor’ at a moment in time when it

is much more likely that a variety of migration stimuli will have been operating for some time to bring about migration behaviour. Indeed Boyle and Halfacree (1998: 312) warned, ‘... seeking one or two ‘causes’ for a migration event is inadequate as a large number of issues, admittedly of varying importance, will influence the migration decision; the identification of a single, recent stress event as the key to migration behaviour ignores the stream of consciousness and variety of influencing factors that have a role to play.’

The rich migrant narratives reported in this paper demonstrate that the typical sound bite reasons reported for rural in-migration are an inadequate explanation of migrant decision making. In line with Fielding (2012: 124) it has been shown that ‘... migration decisions have both their own dynamism and their own rather specific contexts’. Among early retiree couples moving to rural mid-Wales from England the decision to migrate is found to involve a complex interplay of factors and considerations relating to different aspects of the couple's life (family, work, financial, health), which on occasions necessitated a compromise by both or one of the partners. In particular, it is the interplay between ‘financial planning’, ‘financial compromise’ and ‘locational compromise’ which is found to be most important. Disentangling the overall decision into a series of decisions taken at different stages in the migration process, and utilising the migrants' voices, has shed considerable light on these individual influences and considerations. It also demonstrates the value of taking a life course perspective in migration research.

First, in making the decision to move anti-urban or pro-rural sentiments were often present but in the background. By themselves they are found to be insufficient to result in an actual migration event by migrants to mid-Wales. Instead, for such factors to actively contribute to the decision to move they needed to be accompanied by specific life events. Such events included empty-nest, ill health, death of a parent and related inheritance, and retirement. Often the ‘tipping point’ (or final stimulus) is the removal of business or employment locational ties (business failure, redundancy, early retirement). The work domain was, therefore, often the structural constraint that had to be undone before an actual migration event could take place at this life course stage. Frequently it was only possible for the couple to cut such locational ties, that is, take early retirement, following change(s) in other domains of their life, for example, children had become independent (family), the onset of ill health (health), or inheritance following the death of a parent (financial). The decision to move is therefore the combined influence of changes within different domains of the couple's life together. In much the same way as a combination code is required to unlock a safe or a specific PIN number is required to access a personal bank account, a combination of life events is needed to unlock a door of migration opportunity. Having only one or two digits (life events) in the combination code is insufficient to bring about migration behaviour. Too often previous research has tended to focus solely on the final digit or life event, for example retirement, when in reality multiple considerations and influences impact on the decision making process. For most of the couples reported here a strong sense of ‘lifecourse planning’ was associated with the decision to move.

Second, in making the choice of destination many couples were identified as reluctant movers to Wales (they had undertaken a ‘locational compromise’). While all expressed a strong rural preference and adopted different search strategies, importantly their first choice of destination was rural areas of England. Property affordability and a ‘financial compromise’, however, seemed to dictate the final decision in favour of mid-Wales. There was some suggestion too that the affordability of a property (often with land)

symbolised a sense of achievement at the end of the couple's working lives and hence at this life course stage. Whether or not this is intertwined with common rural idyll or quality of life reasons for rural in-migration is difficult to say: but it does suggest a stronger material influence in contrast to the more common environmental and social dimensions attributed to such reasons. Among early retirees to mid-Wales any quality of life dimension is explicitly related to economic considerations and 'financial planning' for later stages of their life as evident, for example, from 'releasing equity from property' and 'value for money' sentiments. In contrast, notably absent, for the most part, in the decision-making process was any consideration to the prospect of the couple ageing at this destination, for example, was the area capable of meeting likely future (such as medical, accessibility) needs as the couple age? Just as in relation to the decision to move, secondary considerations are also noted including: the area's accessibility to the English Midlands, the attractiveness of the area, and the presence (in some cases) of family ties. Once again, it is a combination of factors that influences the choice of destination (even though greater weighing may be given to one factor – such as housing affordability).

Third, while there is evidence of migrants' participating in a multifaceted decision-making process during stages one and two of the migration event, when it came to stage three and the choice of location or property within the destination area migrants reported a less 'controlled' decision. It is perhaps at this stage that one might have expected consideration to have been given to the prospect of ageing in rural place. Few of the migrants interviewed in this study, however, had done so. Instead most summed up the choice of location or property within the area as 'accidental', be it in terms of accidentally viewing the property or as a result of a chance meeting or remark. One or two admitted to taking into account specific locational factors – such as its proximity to a local pub or whether or not it was close to medical facilities – but this was the exception rather than the norm.

Throughout the three stages of the decision making process, little reference was made to explain the move to rural mid-Wales solely on the basis of 'rural idyll', 'lifestyle' or 'quality of life' motivations: yet, such motivations have come to dominate the migration and rural literature. Moreover, the decision-making process appeared to consider only current factors and influences, with the exception of longer term financial planning, and accordingly raises an important question about the possibility of rural in-migrants at this stage of the life course being able to age in place. Have they, for example, chosen a destination, location or property which will allow them to remain following the onset of failing health, widowhood or personal mobility difficulties? As predominantly healthy and active couples at the time of the move little thought seems to have been given to future life course stages.

The decision(s) associated with a migration event are notably different and more complex than the one-dimensional reason for moving which is often reported. To focus on a supposed reason for moving (such as, retirement or quality of life) disconnects the act of migration from the myriad of influences and considerations operating at any given stage of the migrant's life course. It also tends to give undue emphasis to one particular factor (and one domain of the migrant's life) which is often unrepresentative of a more holistic decision making process. To truly begin to understand rural in-migration considerably more research is required into the associated decision making processes as opposed to the reasons for moving. This paper has examined such processes for early retirees: are similar considerations and influences at work among rural in-migrants at other stages of the life course? or among migrants to other rural areas? or during other time periods? Specific to the latter, it is important to ask if property affordability is also an

important consideration in the choice of destination during times of economic recession (in contrast to the property boom period during which migrants moved in the present study)? Similarly, is rural Wales likely to be less popular as a destination during times of a property downturn when would-be English migrants are more likely to be able to afford to buy in their preferred English countryside? Adopting a life course perspective and giving voices to the migrants themselves provides new insights into the range of factors and influences considered at different stages of decision making. To ignore the complexity of decisions relating to different domains of the migrant's life is to present rural in-migration in one-dimensional stereotypical terms which undoubtedly fails to capture the true nature of rural in-migration processes.

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